



DEBORAH PFISTERER <Zzipl@email.msn.com>  
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To: Jennifer Wood Inforeg/OMB/EOP@EOP

cc:

Subject: Comments Regarding Federal Regulations Including Federal Regulations Affecting Small Business

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I am a small business owner in Southern New Jersey, Atlantic Sunroom Manufacturing, Inc 199 B Edgewood Ave. West Berlin, New Jersey, 08091 (856-809-1002) At the present time My biggest problem is getting funding. We have tried for over a year from the SBA and can't even get an answer. They are not interested in a small business. I am not a large company and am not looking for a lot of money. We had a good first half year last year up to Sept. 11. We did over 50 rooms. From Sept through Dec of 2001 we did 2 rooms. This year was dead till just this month. I have 3 orders and a good increase in quoting, hopefully things are turning around. I have used all my reserves, credit and any thing I can to survive to now. I can not get a loan now because it seems I have to prove I don't need the money in order to qualify. Whats wrong with this system? I have an excellant location, fully equiped shop and a good market niche, but since I'm not a large company and now my reserve has been depleted, theres no where to turn. I need inventory and employee's to survive, but that takes capital. The banks and the SBA are a joke for the small guy.

I also wish to agree with the President about the Health insurance problem. We have been trying to find affordable insurance in New Jersey and the best we can do is \$ 7-800.00 a month. I just can't afford that. Thats almost 25% of my total income.What do we do?

I hope something can be done to save the small business, unfortunately it may be to late for me, if I can't find funding soon I can't get in the inventory I need to fill orders. Sincerely, David

Zimmerman



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